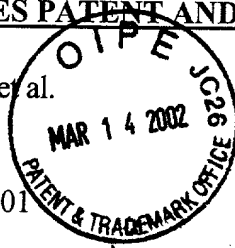


IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of : Peter Melchior et al.
Appln. No. : 09/981,637
Filed : October 16, 2001
Title : CREDIT MONITORING AND CREDIT ASSURANCE IN A FULL
SERVICE TRADE SYSTEM

Examiner : To be Assigned
Group Art Unit: 2164



BOX MISSING PARTS

Commissioner for Patents
Washington, D.C. 20231

COPY OF PAPER
ORIGINALLY FILED

**RESPONSE TO "NOTICE TO FILE MISSING
PARTS OF APPLICATION--FILING DATE GRANTED"**

Sir:

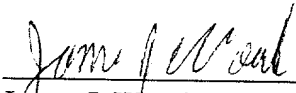
We have received a Notice To File Missing Parts of Application--Filing Date Granted mailed on December 5, 2001. We are returning herewith a copy of that Notice and executed declaration and power of attorney identifying the application by its serial number and filing date. We are enclosing substitute drawings (16 sheets, figs. 1-16) that are believed to be in compliance with the rules.

We are also enclosing herewith a check in the amount of \$673.00 which includes surcharge fee (\$65.00), extension of time (\$55.00), and filing fee (\$553.00) for a small entity.

The Commissioner is hereby authorized to charge any additional fees which may be required or credit any overpayment to our Deposit Account No. 02-4270.

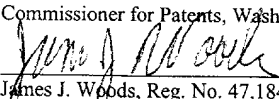
Respectfully submitted,

Dated: March 5, 2002



James J. Woods, Reg. No. 47,184
BROWN RAYSMAN MILLSTEIN FELDER
& STEINER LLP
900 Third Avenue
New York, New York 10022
(212) 895-2000

I hereby certify that this paper is being deposited this date with the
U.S. Postal Service as First Class Mail addressed to:
Commissioner for Patents, Washington, D.C. 20231



James J. Woods, Reg. No. 47,184

Date

3/5/02



UNITED STATES PATENT AND TRADEMARK OFFICE

COMMISSIONER FOR PATENTS
UNITED STATES PATENT AND TRADEMARK OFFICE
WASHINGTON, D.C. 20231
www.uspto.gov

APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
09/981,637	10/16/2001		4535/23

CONFIRMATION NO. 7009

29858
BROWN, RAYSMAN, MILLSTEIN, FELDER & STEINER LLP
900 THIRD AVENUE
NEW YORK, NY 10022



FORMALITIES LETTER



OC000000007156658

Date Mailed: 12/05/2001

NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

03/19/2002 MWOLDER1 00000113 09981637

FILED UNDER 37 CFR 1.53(b)

FC:801 370.00 DP
FC:202 84.00 DP
FC:203 99.00 DP
FC:205 65.00 DP

Filing Date Granted

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given **TWO MONTHS** from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

COPY OF PAPER'S
ORIGINALLY FILED

- The statutory basic filing fee is missing.
Applicant must submit \$ 370 to complete the basic filing fee for a small entity.
- Total additional claim fee(s) for this application is \$183.
 - \$99 for 11 total claims over 20.
 - \$84 for 2 independent claims over 3.
- The oath or declaration is missing.
A properly signed oath or declaration in compliance with 37 CFR 1.63, identifying the application by the above Application Number and Filing Date, is required.
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(l) of \$65 for a small entity in compliance with 37 CFR 1.27, must be submitted with the missing items identified in this letter.
- The balance due by applicant is \$ 618.**

The application is informal since it does not comply with the regulations for the reason(s) indicated below.

The required item(s) identified below must be timely submitted to avoid abandonment:

- Substitute drawings in compliance with 37 CFR 1.84 because:
 - drawing sheets do not have the appropriate margin(s) (see 37 CFR 1.84(g)). Each sheet must include a top margin of at least 2.5 cm. (1 inch), a left side margin of at least 2.5 cm. (1 inch), a right side margin of at least 1.5 cm. (5/8 inch), and a bottom margin of at least 1.0 cm. (3/8 inch);

03/19/2002 MWOLDER1 00000113 09981637

FC:801 370.00 DP
FC:202 84.00 DP
FC:203 99.00 DP
FC:205 65.00 DP

[Handwritten signature]

PART 2 - COPY TO BE RETURNED WITH RESPONSE

[illegible]